

Fill in this information to identify your case:

Debtor 1	<u>JOSHUA</u>	<u>EMANUEL</u>	<u>ARAUD FERNANDEZ</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>MYRIAM</u>	<u>ANGELICA</u>	<u>QUIJANO REYES</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of Puerto Rico</u>		
Case number (if known)	<u>25-02295</u>		

☐ Check if this is an amended filing

## Official Form 107

# Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Give Details About Your Marital Status and Where You Lived Before

#### 1. What is your current marital status?

- ☒ Married
- ☐ Not married

#### 2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
- ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
_____ Number Street	From _____ To _____	_____ Number Street	From _____ To _____
_____ City State ZIP Code		_____ City State ZIP Code	
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
_____ Number Street	From _____ To _____	_____ Number Street	From _____ To _____
_____ City State ZIP Code		_____ City State ZIP Code	

#### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No
- ☒ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2:

Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income	Gross Income	Sources of income	Gross Income
	Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<u>\$10,536.00</u>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For last calendar year: (January 1 to December 31, <u>2024</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<u>\$7,962.00</u>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, <u>2023</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<u>\$7,731.00</u>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income	Gross income from each source	Sources of income	Gross Income from each source
	Describe below.	(before deductions and exclusions)	Describe below.	(before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:			Nutritional Assistance Program	<u>\$3,492.00</u>
			2024 Work Tax Credit benefit	<u>\$7,962.00</u>
For last calendar year: (January 1 to December 31, <u>2024</u> ) YYYY			Nutritional Assistance Program	<u>\$6,720.00</u>
For the calendar year before that: (January 1 to December 31, <u>2023</u> ) YYYY				

First Name

Middle Name

Last Name

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”
 

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$8,575\* or more?

☐ No. Go to line 7.
 ☐ Yes. List below each creditor to whom you paid a total of \$8,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.
- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.
 

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.
 ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
ORIENTAL BANK	04/16/2025	\$2,382.00	\$40,000.00	<input type="checkbox"/> Mortgage
Creditor's Name				<input checked="" type="checkbox"/> Car
PO BOX 195115	03/18/2025			<input type="checkbox"/> Credit card
Number Street				<input type="checkbox"/> Loan repayment
San Juan, PR 00919-5115	06/19/2025			<input type="checkbox"/> Suppliers or vendors
City State ZIP Code				<input type="checkbox"/> Other _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No
 ☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name				
Number Street				
City State ZIP Code				

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
 Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
- ☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name _____  Number _____ Street _____  _____  City _____ State _____ ZIP Code _____				

Part 4:

Identify Legal Actions, Repossessions, and Foreclosures

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**  
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☒ No
- ☐ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title _____  _____  Case number _____		_____ <small>Court Name</small>  _____ <small>Number Street</small>  _____ <small>City State ZIP Code</small>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
 Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
- ☒ Yes. Fill in the information below.

Debtor 1	<b>JOSHUA</b>	<b>EMANUEL</b>	<b>ARAUD FERNANDEZ</b>	Case number (if known) <b>25-02295</b>
Debtor 2	<b>MYRIAM</b>	<b>ANGELICA</b>	<b>QUIJANO REYES</b>	
	First Name	Middle Name	Last Name	

<b>ORIENTAL BANK</b>	<b>Describe the property</b>	<b>Date</b>	<b>Value of the property</b>
Creditor's Name	2022 Kia Sportage LX; VIN: KNDPM3AC4N7992381	11/15/2024	\$20,000.00
<b>PO BOX 195115</b>	<b>Explain what happened</b>		
Number Street	<input checked="" type="checkbox"/> Property was repossessed.		
	<input type="checkbox"/> Property was foreclosed.		
<b>San Juan, PR 00919-5115</b>	<input type="checkbox"/> Property was garnished.		
City State ZIP Code	<input type="checkbox"/> Property was attached, seized, or levied.		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
- ☐ Yes. Fill in the details.

	<b>Describe the action the creditor took</b>	<b>Date action was taken</b>	<b>Amount</b>
Creditor's Name			
Number Street			
City State ZIP Code			

Last 4 digits of account number: XXXX- \_ \_ \_ \_

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
- ☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
- ☐ Yes. Fill in the details for each gift.

Debtor 1 **JOSHUA** **EMANUEL** **ARAUD FERNANDEZ**  
Debtor 2 **MYRIAM** **ANGELICA** **QUIJANO REYES**

First Name Middle Name Last Name

Case number (if known) **25-02295**

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			
Number Street			
City State ZIP Code			
Person's relationship to you			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
- ☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			
Number Street			
City State ZIP Code			

**Part 6:** List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
- ☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost

Debtor 1      **JOSHUA**      **EMANUEL**      **ARAUD FERNANDEZ**  
Debtor 2      **MYRIAM**      **ANGELICA**      **QUIJANO REYES**

First Name      Middle Name      Last Name

Case number (if known) 25-02295

**Part 7:** List Certain Payments or Transfers

**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
- ☒ Yes. Fill in the details.

**Professional Offices of EDB**

Person Who Was Paid

**PO BOX 362279**

Number      Street

**San Juan, PR 00936-2279**

City      State      ZIP Code

Email or website address

Person Who Made the Payment, if Not You

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Attorney's Fee	05/22/2025	\$1,500.00

**17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

- ☒ No
- ☐ Yes. Fill in the details.

Person Who Was Paid

Number      Street

City      State      ZIP Code

Description and value of any property transferred	Date payment or transfer was made	Amount of payment

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
- ☐ Yes. Fill in the details.

Debtor 1 **JOSHUA** **EMANUEL** **ARAUD FERNANDEZ**  
Debtor 2 **MYRIAM** **ANGELICA** **QUIJANO REYES** Case number (if known) **25-02295**

First Name Middle Name Last Name

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer			
Number Street			
City State ZIP Code			
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust		

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution	XXXX- - - -	<input type="checkbox"/> Checking		
Number Street		<input type="checkbox"/> Savings		
		<input type="checkbox"/> Money market		
		<input type="checkbox"/> Brokerage		
		<input type="checkbox"/> Other		
City State ZIP Code				



Debtor 1  
Debtor 2

**JOSHUA  
MYRIAM**

First Name

**EMANUEL  
ANGELICA**

Middle Name

**ARAUD FERNANDEZ  
QUIJANO REYES**

Last Name

Case number (if known) **25-02295**

**21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**



No

☐ Yes. Fill in the details.

Who else had access to it?		Describe the contents	Do you still have it?
<div><div>Name of Financial Institution</div><div>Number Street</div><div></div><div>City State ZIP Code</div></div>		<div></div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div><div>Name</div><div>Number Street</div><div></div><div>City State ZIP Code</div></div>			

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**



No

☐ Yes. Fill in the details.

Who else has or had access to it?		Describe the contents	Do you still have it?
<div><div>Name of Storage Facility</div><div>Number Street</div><div></div><div>City State ZIP Code</div></div>		<div></div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div><div>Name</div><div>Number Street</div><div></div><div>City State ZIP Code</div></div>			

**Part 9:** Identify Property You Hold or Control for Someone Else

**23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**



No

☐ Yes. Fill in the details.

Debtor 1  
Debtor 2

**JOSHUA  
MYRIAM**

**EMANUEL  
ANGELICA**

**ARAUD FERNANDEZ  
QUIJANO REYES**

Case number (if known) **25-02295**

First Name

Middle Name

Last Name

**Where is the property?**

**Describe the property**

**Value**

**Owner's Name**

**Number**

**Street**

**Number Street**

**City**

**State**

**ZIP Code**

**City**

**State**

**ZIP Code**

**Part 10:** Give Details About Environmental Information

**For the purpose of Part 10, the following definitions apply:**

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

**Report all notices, releases, and proceedings that you know about, regardless of when they occurred.**

**24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**



No



Yes. Fill in the details.

**Governmental unit**

**Environmental law, if you know it**

**Date of notice**

**Name of site**

**Governmental unit**

**Number Street**

**Number Street**

**City**

**State**

**ZIP Code**

**City**

**State**

**ZIP Code**

**25. Have you notified any governmental unit of any release of hazardous material?**



No



Yes. Fill in the details.

Debtor 1  
Debtor 2

**JOSHUA  
MYRIAM**

**EMANUEL  
ANGELICA**

**ARAUD FERNANDEZ  
QUIJANO REYES**

First Name

Middle Name

Last Name

Case number (if known) **25-02295**

**Governmental unit**

**Environmental law, if you know it**

**Date of notice**

Name of site

Governmental unit

Number Street

Number Street

City

State

ZIP Code

City

State

ZIP Code

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.



No



Yes. Fill in the details.

**Court or agency**

**Nature of the case**

**Status of the case**

Case title

Court Name

Number

Street

Case number

City

State

ZIP Code

☐ Pending

☐ On appeal

☐ Concluded

**Part 11:** Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?



A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time



A member of a limited liability company (LLC) or limited liability partnership (LLP)



A partner in a partnership



An officer, director, or managing executive of a corporation



An owner of at least 5% of the voting or equity securities of a corporation



No. None of the above applies. Go to Part 12.



Yes. Check all that apply above and fill in the details below for each business.

**Describe the nature of the business**

**Employer Identification number**

**Do not include Social Security number or ITIN.**

Name

EIN: \_\_\_\_\_

Number Street

**Name of accountant or bookkeeper**

**Dates business existed**

From \_\_\_\_\_ To \_\_\_\_\_

City

State

ZIP Code

Debtor 1	<b>JOSHUA</b>	<b>EMANUEL</b>	<b>ARAUD FERNANDEZ</b>	Case number (if known) <u>25-02295</u>
Debtor 2	<b>MYRIAM</b>	<b>ANGELICA</b>	<b>QUIJANO REYES</b>	
	First Name	Middle Name	Last Name	

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
- ☐ Yes. Fill in the details below.

Date issued

Name MM / DD / YYYY

Number Street

City State ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ JOSHUA EMANUEL ARAUD  
FERNANDEZ  
Signature of JOSHUA EMANUEL ARAUD  
FERNANDEZ, Debtor 1

Date 06/19/2025

X /s/ MYRIAM ANGELICA QUIJANO REYES  
Signature of MYRIAM ANGELICA QUIJANO REYES,  
Debtor 2

Date 06/19/2025

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
- ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
- ☐ Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).